

A PUBLICATION OF THE NEW JERSEY DIVISION OF PENSIONS AND BENEFITS

Disability Retirement Benefits

State Police Retirement System

DISABILITY RETIREMENT PROCESS

The process starts with the filing of your Application for Disability Retirement with the Division of Pensions and Benefits. At the same time, you should complete the other forms required - Medical Examination form (to be completed by your personal physician), Authorization for Release of Medical Records (to be completed by employee and forwarded to hospital(s), and the Employer Certification for Disability Retirement (to be completed by employer). Give these to your doctor, hospital, and employer, respectively. Provide all the medical documentation you have on your disability. The more complete your medical documentation, the better able the Medical Review Board will be to make a fully informed determination. **AT LEAST TWO CORROBORATING PIECES OF MEDICAL DOCUMENTATION ARE REQUIRED:** *either statements from two physicians or a physician statement and documentation from a hospital.*

If you are filing for an accidental disability, you will be scheduled for an examination by a physician appointed by the retirement system. Your application and all medical information submitted in evidence will be reviewed by the retirement system Medical Review Board prior to its submission to the Board of Trustees. When the Medical Review Board feels it has sufficient medical information to make a determination, they will forward your application to the Board of Trustees with a recommendation. The Board will make a final determination on your application at its monthly meeting and the Division of Pensions and Benefits will notify you of the Board's decision.

If your retirement is approved, the Retirement Bureau will send you a quotation of your retirement allowance and life insurance. If you have requested an Accidental Disability retirement

and it is denied, but you are found to be totally and permanently disabled, you will be retired on the basis of an Ordinary Disability **provided you meet the service requirements.** If your retirement is not approved, you will be told the type(s) of retirement for which you qualify and appeal procedures.

Disability retirements require approximately 4 months to process after we have received the required forms. **Submit your Application for Disability Retirement as soon as possible** as there is no provision for an interim benefit between your last day of salary and your first pension check. The application must be received in our office prior to your desired retirement date. The other forms should be submitted as soon as they are completed. **It is your responsibility to ensure that all required forms are submitted.**

Important: *Approval of workers' compensation, temporary or partial disability benefits, or social security disability benefits has no bearing on your disability benefits payable by the retirement system.*

Note on Health Benefit Coverage: *If you qualify for enrollment into the New Jersey State Health Benefits Program (SHBP) upon retirement, you must maintain your health coverage while pending approval of your Disability Retirement. The transition of health coverage from active employment to retired status must be continuous - any break in coverage will jeopardize your eligibility to be offered continued SHBP coverage into retirement.*

ORDINARY DISABILITY

To qualify for Ordinary Disability Retirement benefits you must:

- have 4 or more years of service credit in

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the State Police Retirement System (SPRS);

- be a member in service at the time the application is filed with the Division of Pensions and Benefits (an official leave of absence is considered in service); and
- be considered totally and permanently disabled.

If you qualify for an Ordinary Disability Retirement Benefit, the annual benefit cannot be less than 40 percent of your final compensation. Final compensation means the base or contractual wages (**including** maintenance) you received during the 12 months preceding your retirement.

If you are forced to retire on an Ordinary Disability retirement and have more than 20 years of service credit but less than 25 years, your annual allowance will be equal to 50 percent of your final compensation plus 3% for each year of creditable service over 20 but not more than 25 years.

ACCIDENTAL DISABILITY

To qualify for Accidental Disability Retirement benefits you must:

- be a member in service at the time the application is filed with the Division of Pensions and Benefits (an official leave of absence is considered in service);
- be enrolled in the SPRS on or before the date of the traumatic event;
- be mentally or physically incapacitated for the performance of any available duty that the Superintendent of the State Police is willing to assign;
- be disabled as a direct result of a traumatic event (see definition below) that happened **during and as a direct result** of carrying out your regular or assigned job duties; and
- file an application within five years of the date of the traumatic event.

Definition- A "Traumatic Event" has been defined by the courts as one in which the worker is

involuntarily exposed to a violent level of force or impact which is not brought into motion by the worker. The seriousness or extent of injury does not influence whether an accident qualifies as a "traumatic event." To be eligible for Accidental Disability Benefits, the member must demonstrate that:

- the injury was not induced by normal work effort;
- the worker met involuntarily with the object that was the source of the harm; and
- the source of the injury was a violent or uncontrollable power.

If you qualify for an Accidental Disability Retirement Benefit, your annual pension will be 2/3 of your final compensation. Final compensation means the base or contractual wages (**including** maintenance) you received during the 12 months preceding your retirement.

GROUP LIFE INSURANCE

If you retire on a disability retirement, you are covered by group life insurance in the amount of 3½ times your final compensation until age 55, when your life insurance coverage automatically reduces to 1/2 of final compensation.

SURVIVOR BENEFITS

When you die after retirement, your eligible surviving spouse, the person to whom you were legally married at the time of death, will receive an annual pension of 50 percent of your final compensation for life or until he/she remarries.

If there is no eligible surviving spouse or your spouse dies or remarries, a pension will be paid to your unmarried children, under the age of 18, at the rate of:

- 50 percent of final compensation to three or more eligible children;
- 35 percent to two eligible children; or
- 20 percent to one eligible child.

This benefit also applies to an unmarried child of

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any age who, at the time of the member's death, is mentally or physically disabled and incapable of gainful employment due to this impairment. This condition must be expected to last for not less than 12 months as determined by the SPRS Medical Review Board.

These survivor benefits are in addition to any group life insurance benefits that may be payable.

APPLYING FOR DISABILITY RETIREMENT

You can apply for disability retirement benefits by filing forms available from:

**Division of Pensions and Benefits
PO Box 295
Trenton, New Jersey 08625-0295**

Your employer has the right to apply for an involuntary disability retirement on your behalf.

If you retire on a disability with an outstanding loan balance, the balance can either be paid in full before the first monthly check is received, or you may carry your loan into retirement with the biweekly loan deduction prior to retirement converted to a monthly deduction from your pension check.

WORKERS' COMPENSATION

If you receive periodic workers' compensation benefits after retirement, the pension portion of your Accidental Disability retirement allowance will be reduced dollar-for-dollar in the amount of the periodic benefits.

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